

DECEMBER 17, 2020

**Directive 2020-22**

TO: **ALL PARTICIPATING LENDERS**

SUBJECT: **The Maryland Mortgage Program Announces Changes to the CDA Maximum Mortgage Limits for 2021**

The purpose of this Directive is to inform you that the Maryland Mortgage Program (MMP) is announcing the New CDA Maximum Mortgage Limits for 2021. The Federal Housing Finance Agency (FHFA) and FHA/VA have announced their Maximum Mortgage Limits for 2021 resulting in changes to the CDA Limits.

On November 24, 2020, FHFA published their Maximum Conforming Loan Limits for 2021 effective for whole loans **delivered** and mortgage loans **delivered** into MBS with pool issue dates on or after January 1, 2021. On December 2, 2020, FHA issued Mortgagee Letter 2021-41, effective for FHA case numbers **assigned** on or after January 1, 2021. VA no longer sets a cap however they are using the same loan limits as FHFA effective for VA case numbers **assigned** on or after January 1, 2021.

The FHFA New Maximum Conforming Loan Limit for 2021 is increasing to **\$548,250**.

The 2021 CDA Maximum Mortgage Limits will be posted at the following link on our website:

<https://mmp.maryland.gov/Lenders/Pages/Income-and-Purchase-Limits.aspx>

For additional information from FHFA please follow the link below:

<https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx>

For additional information from FHA please follow the link below:

[https://www.hud.gov/program\\_offices/housing/sfh/lender/origination/mortgage\\_limits](https://www.hud.gov/program_offices/housing/sfh/lender/origination/mortgage_limits)

For additional information from VA please follow the link below:

<https://www.va.gov/housing-assistance/home-loans/loan-limits/>



LARRY HOGAN  
Governor  
BOYD K. RUTHERFORD  
Lt. Governor  
KENNETH C. HOLT  
Secretary

As always, we appreciate your continued participation in our programs.

If you have any questions concerning this Directive or suggestions for improvements, please email [singlefamilyhousing.dhcd@maryland.gov](mailto:singlefamilyhousing.dhcd@maryland.gov).

Sincerely,

*Karl Metzgar*

Karl Metzgar  
Assistant Director / Operations Manager  
Single Family Housing



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